

BIL, the first bank to offer fully mobile services

Luxembourg, 20 December 2016: BIL, in partnership with LuxTrust, is the first bank to offer its clients a fully mobile experience on iPhone and iPad.

Until now, clients always needed two devices to access online banking services and validate transactions: one device to navigate the website and view their accounts, and another device to generate the authentication code (either a Token or the LuxTrust Mobile app).

BIL is taking another step forward in improving its client experience by offering BILnet online services that are 100% mobile. Thanks to the LuxTrust Mobile app and *App to App* technology, BIL clients who have an iPhone or iPad can now access their accounts and all BIL's online services without the need for a Token. The solution proposed by the bank combines a high level of security – which is an absolute prerequisite for its development – with user-friendliness, thus ensuring a better client experience.

“It is essential to take advantage of the possibilities offered by current technology to improve our services and the client experience. That is what we are doing now by offering a fully mobile experience, using a single device, thanks to App to App technology. As soon as the technology is available and secure, our objective is to enable as many of our clients as possible to benefit from this solution, regardless of the type of smartphone used,” explains Didier Richter, Head of Operational Marketing and Direct Banking at BIL.

BIL is the first bank to offer this innovative service to its clients. In order to use this service, clients must have both the BILnet banking and LuxTrust Mobile apps. They can then activate the *App to App* authentication service on the LuxTrust website. Once they have done this, whenever they log on to BILnet or validate a transaction, the two mobile apps automatically communicate with each other. Clients can discover this new service by visiting www.bil.com/byebyetoken/index-ios-en.html.

They can still use their Token as a means of authentication and may use it if they want to log on and validate their transactions online from a computer or mobile device.

This simplified mobile access to BILnet is one of the many innovations developed by the bank to enhance its services. BIL is the only bank in Luxembourg that enables its clients to withdraw cash from its ATMs using a smartphone, without the need for a bank card. It is also the first bank to have integrated Touch ID into its BILnet Mobile app to let clients to view their accounts and make transfers.

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About Banque Internationale à Luxembourg (BIL):

Founded in 1856, Banque Internationale à Luxembourg (BIL) is the oldest multi-business bank in the Grand Duchy. It has always played an active role in the main stages of the development of the Luxembourg economy. It currently operates in retail, private and corporate banking, as well as on capital markets. Employing more than 2,000 people, BIL is present in the financial centres of

Press release



Luxembourg, Switzerland (since 1984), Denmark (since 2000), the Middle East (since 2005) and Sweden (since 2016).

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